

JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names;

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **DERIVATIVES TRADING METHODS THAT USE A VARIABLE ORDER PRICE AND A HEDGE TRANSACTION**, the specification of which

is attached hereto.
 was filed on _____ as Application Serial Number _____ and was amended on _____ (if applicable).
 was filed under the Patent Cooperation Treaty (PCT) and accorded International Application No. _____, filed _____, and amended on _____ (if any).

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We hereby acknowledge the duty to disclose information which is material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56(a).

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application No.	Date of Filing (day month year)	Date of Issue (day month year)	Priority Claimed Under 35 U.S.C. 119

Prior United States Provisional Application(s)

We hereby claim priority benefits under Title 35, United States Code, §119(e)(1) of any U.S. provisional application listed below:

U.S. Provisional Application No.	Date of Filing (day month year)	Priority Claimed Under 35 U.S.C. 119(e)(1)

Prior United States Application(s)

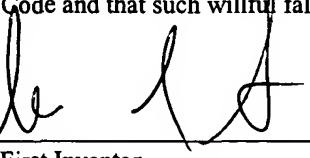
We hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Date of Filing (Day, Month, Year)	Status <input type="checkbox"/> Patented, Pending, Abandoned
10/385,152	March 10, 2003	Pending

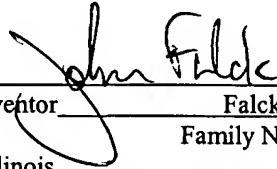
All correspondence and telephone communications should be addressed to:

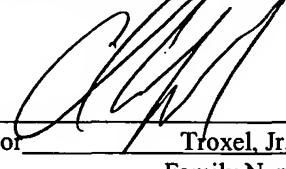
Banner & Witcoff, Ltd.
Customer Number: 22908

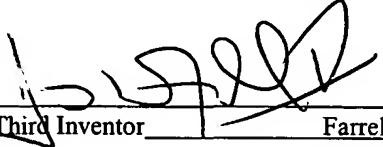
We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

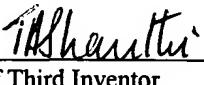
Signature  Date 6/30/03
Full Name of First Inventor Johnston Scott
Family Name First Given Name Second Given Name
Residence Oak Park, Illinois Citizenship United States

Post Office Address 1021 Woodbine, Oak Park, Illinois 60302

Signature  Date 6/30/03
Full Name of Second Inventor Falck John
Family Name First Given Name Second Given Name
Residence Chicago, Illinois Citizenship United States
Post Office Address 1109 West Webster, #2, Chicago, Illinois 60614

Signature  Date 6/30/03
Full Name of Third Inventor Troxel, Jr. Charlie
Family Name First Given Name Second Given Name
Residence Naperville, Illinois Citizenship United States
Post Office Address 1516 Cascade Court, Naperville, Illinois 60565

Signature  Date 6/30/03
Full Name of Third Inventor Farrell James W.
Family Name First Given Name Second Given Name
Residence Carol Stream, Illinois Citizenship United States
Post Office Address 684 Larch Drive, Carol Stream, Illinois 60188

Signature  Date 6/30/03
Full Name of Third Inventor Thiruthuvadoss Agnes Shanti
Family Name First Given Name Second Given Name
Residence Chicago, Illinois Citizenship India
Post Office Address 33 West Huron, #314, Chicago, Illinois 60610

Signature Ariathurai Date 6/30/03
Full Name of Third Inventor Ariathurai Family Name Arjuna
First Given Name Second Given Name
Residence Chicago, Illinois Citizenship United States
Post Office Address 324 North Jefferson, Unit 207, Chicago, Illinois 60661

Signature David Salvador Date 6/30/03
Full Name of Third Inventor Salvadori Family Name David
First Given Name Second Given Name
Residence Bartlett, Illinois Citizenship United States
Post Office Address 176 Dallas Drive, Bartlett, Illinois 60103